

Consumer Rates and Yields as of: 11-26-08		Product Number	Rate	APY	CPA Rate	APY	Compounds
Consumer Checking							
Completely Free Checking		D250	N/A	N/A			Monthly
50 and Better Checking		D251	0.150	0.15%			Monthly
VIP Free Interest Checking		D252	0.150	0.15%			Monthly
Low Minimum Interest Checking		D253	0.150	0.15%			Monthly
Wall Street Checking							
\$0-\$2,499		D254	0.150	0.15%			Monthly
\$2,500 OR MORE		D254	0.800	0.80%			Monthly
Consumer Savings							
Premium Savings Personal		D605	0.991	1.00%			Daily
Passbook Savings Personal		D701,702,601	0.250	0.25%			Quarterly
Statement Savings Personal		D604	0.250	0.25%			Quarterly
Christmas Club		D602	0.250	0.25%			Annually
Health Savings Account							
\$1,000.00-24,999.99		D991	0.700	0.70%			Quarterly
\$25,000.00-49,999.99		D991	0.800	0.80%			Quarterly
\$50,000.00 OR MORE		D991	0.800	0.80%			Quarterly
Money Market Personal							
\$1,000.00-9,999.99		D202	0.450	0.45%			Monthly
\$10,000.00-24,999.99		D202	0.550	0.55%			Monthly
\$25,000.00-49,999.99		D202	0.700	0.70%			Monthly
\$50,000.00 OR MORE		D202	0.850	0.85%			Monthly
Prime Money Market Personal							
\$2,500.00-24,999.99		D351	0.400	0.40%			Monthly
\$25,000 & OVER		D351	1.590	1.60%			Monthly

Certificate of Deposits		Product Number	Rate	APY	CPA Rate	APY	Compounds
7-29 Days		T080	0.700	0.70%	0.950	0.955%	Daily
30-89 Days		T081	0.700	0.70%	0.950	0.955%	Daily
90-181 Days		T082	1.190	1.20%	1.440	1.450%	Daily
182-364 Days		T083	1.830	1.85%	2.080	2.102%	Daily
12-23 Months		T084	1.980	2.00%	2.230	2.255%	Daily
24-35 Months		T085	2.320	2.35%	2.570	2.603%	Daily
36-47 Months		T086	2.470	2.50%	2.720	2.757%	Daily
48-59 Months		T087	2.710	2.75%	2.960	3.004%	Daily
60 Month		T099	3.050	3.10%	3.300	3.355%	Daily

Certificate of Deposits \$100,000 or Greater		Product Number	Rate	APY	CPA Rate	APY	Compounds
7-29 Days		T080	0.950	0.95%			Daily
30-89 Days		T081	0.950	0.95%			Daily
90-181 Days		T082	1.440	1.45%			Daily
182-364 Days		T083	2.080	2.10%			Daily
12-23 Months		T084	2.230	2.25%			Daily
24-35 Months		T085	2.570	2.60%			Daily
36-47 Months		T086	2.720	2.76%			Daily
48-59 Months		T087	2.960	3.00%			Daily
60 Month		T099	3.300	3.35%			Daily

IRA 's Fixed		Product Number	Rate	APY	CPA Rate	APY	Compounds
12 Month		T088	1.980	2.00%	2.230	2.25%	Daily
18 Month		T025	2.080	2.10%	2.330	2.36%	Daily
30 Month		T030	2.320	2.35%	2.570	2.60%	Daily
48 Month		T072	2.710	2.75%	2.960	3.00%	Daily
60 Month		T073	3.050	3.10%	3.300	3.35%	Daily
IRA Variable							
7- 180 Day		T096	1.000	1.01%	N/A	N/A	Daily
18 Month		T023	1.600	1.61%	1.85	1.87%	Daily

Ask us about Alternative Investment Products!

APY = Annual Percentage Yield. \$5,000 minimum CD deposit required for Community PLUS Checking Account customers to earn preferred rate. CD's 7-29 days - \$25,000 minimum deposit. CD's 30-181 days - \$2,500 minimum deposit. CD's 182 days & over minimum \$1,000 deposit. Penalty may be imposed for early CD and IRA withdrawals. IRA fees include a \$25.00 Account Transfer Fee for each transfer from your IRA account. Service fees could reduce savings account earnings. Rate may change after account is opened. Christmas Club Account must maintain min. balance of \$100.00 to earn interest. Premium Savings Account must maintain min. balance of \$500.00 to earn interest and \$5,000.00 to avoid \$5.00 min. balance fee. Money Market accounts must maintain a minimum balance of \$1,000 in your account each day to obtain the disclosed APY and avoid the \$5.00 minimum balance fee. MEMBER FDIC

FEE SCHEDULE

The following fee schedule is accurate as of January 2, 2009. Highlighted fees have not been changed.

Account Research - per hour	\$30
ATM/Debit Card Replacement	\$5
Cash or coin (over \$5,000; received or supplied)	\$0.35 per \$100
Cashier's check	\$4
Collection Agency Fee	\$30
Collection Items	\$25
Copy of interim statement	\$10
Copy of Image Checks (over 3 per month)	\$2
Deposited item returned fee*	\$35
Dormant account fee* - per month (applies to Checking & Savings accounts)	\$5
Drawing against uncollected funds	\$35
Excess debit activity fee - per transaction (applies to Savings & Money Market accounts)	\$5
Foreign ATM charge	\$1
Legal process fee	\$75
Money order - U.S.	\$4
Money order - Canadian	\$15
Overdraft* (created by check, in-person withdrawals, ATM withdrawals, or other electronic means) - per item	\$35
Recurring overdraft fee* (If an account remains overdrawn for five consecutive business days, the account will be assessed a \$2 fee per business day thereafter.)	\$3
Protest fee	\$25
Stop Payment	\$35
Traveler's checks - per \$100	\$1.50
Wire transfer (incoming)	\$25
Wire transfer (outgoing)	\$25
Wire transfer (international)	\$50

**For Statement Savings accounts these fees are accurate as of 02/05/09.*

If you have any questions, please visit your local branch or call (518) 963-4201. Thank you for choosing Champlain National Bank. We appreciate having you as a client.